## **ABSTRACT**

An apparatus and method for authorizing payment to a seller upon delivery of an item to a buyer. The method includes registering each seller and each buyer with a transaction server or database. An identifier, such as a bar code is generated and affixed to the package of the item. The identifier is associated with the seller and is used to trace the package through a delivery system until the package reaches the buyer. At the buyer location, the identifier is scanned and data is transmitted to a transaction database indicating that the package has arrived. Upon notification of arrival to the buyer, the buyer account is debited to pay for the item. A notice may then be sent to the buyer and the seller indicating that the transaction has been completed.